

KYBank fees

BANKING FEES

Banking Fees per February 15, 2021* Application & monthly fees

Multi-currency account application fee (non-refundable)	USD 1,000
Minimum balance across currencies (over time)	USD 15,000
Monthly account maintenance	FREE
Monthly minimum transaction fees payable	150

Dedicated named EUR IBAN (optional)

Set-up fee	EUR 1,250
Monthly minimum transaction fees payable	EUR 250

Transaction fees

Incoming funds	min. fee 10 in any currency, except HKD/CNH max. fee 500 in any currency, except HKD/CNH 0.50% of amount received
Outgoing payments SWIFT	min. fee 50 in any currency, except HKD/CNH max. fee 950 in any currency, except HKD/CNH 0.75% of amount sent
Outgoing payments SEPA	min. fee 10 in any currency, except HKD/CNH max. fee 500 in any currency, except HKD/CNH 0.50% of amount sent
Return wire	75 in any currency, in any currency, except HKD/CNH
Standing order	FREE
Overdraft	150 in any currency, in any currency, except HKD/CNH
FX margin – major pairs	1.00%
FX margin – exotics	By currency

Other service fees

Negative interest charge on EUR, CHF balances	0.35% per annum
Payment tracer	USD 75
Audit confirmation (per currency account)	USD 100
Letter of Reference – 5 days	USD 100
Letter of Reference – 48 hours	USD 500

*Subject to change. Higher fees may apply to certain types of businesses. Bespoke fees may apply to high volumes.

CARDS FEES

Card Financing Interest	0%
Annual Fee	\$100.00
Application Fee	\$12.50
Card Delivery to Alternative Address (than proof of address)	\$100.00

Transaction Fee

Foreign Transaction Fee	4.00%
POS Purchase	\$0.25
ATM Fees	\$4.00 + 2.50%
ATM Balance Inquiry	\$1.50
Card Load Fee	0.75% (\$5 minimum)

Penalty Fees

Late payment commission	No Fee
Overdraft Fee	\$25.00
Replacement Card Fee	\$25.00

CUSTODY FEES

Digital Asset Custody

\$500,000 - \$50,000,000	bps 25
\$150,000,000.01 - \$500,000,000.00	bps 20
\$500,000,000.01 - \$999,000,000.00	bps 15

Setup and fees Fees

Account Setup	USD 5,000
Minimum Annual Fee	USD 5,000
Payment of Fees	Fees debited monthly

Traditional Asset Custody

Price on request